WHAT WILL THE WAR DO TO AMERICAN ARCHITECTURE?







SIDE VIEW OF the HOUSE of COLD SPRING-ON-HUDSON, GIVING & CLOSE UP OF the OUTSIDE STAIRWAY COPIED From FARMHOUSES OF NORMANDY ++

Much has been gaid and written about the effect of the world war on the national life of the United States, but liftle attention has been paid to one phase of that effect, namely, the change that will inevitably be wrought in the style of houses which Americans will by the or the fact that upward of two million impressions and the provided with an opportunity to study and observe some of the best types of architecture of the front through the fact that these architecture has come about through the fact that these architecture. A many has been studying the fact that these architecture has come about through the fact that these architecture that the provided has annually been returning, have been stated by the first that these architecture that the provement in our national architecture has come about through the fact that these architectures that the provided with an approximate at least, the first operation of the strength of the provided with an opportunity to study and observe some of the best types of special problems is also a big and observe some of the best types of special problems is also a big and observe some of the best types of special problems is also a big and observe some of the best types of special problems is also a big and observe some of the best types of special problems is also a big and observe some of the best types of special problems is also a big and observe some of the best types of special problems is also a big and observe some of the best types of special problems is also a big step of the provided with an architecture of the fact that these architects without doubt found himself comparing to give serious attention to it."

A many ho has been studying the fact that they are probably found assisted by the growing army of tourists which as annually been returning the provided and th

those architects who have been zealously

those houses in detail with house in the problem and emphasize architects who have been realously simple in line and mass. He noticed first that they were small and set low to the ground; that they pring to apply here in America the best haracteristics of the Old World school.

The army of tourists of the past is that they had small windows, leaving that here compared with the army incle Sam sent over to help beat Germany. Too, it should be borne in mind that this body of solders was cosmolitan and was not made up largely from who had a modicum of appreciation for Old World at and an aconsiderable change in the site of the past is the fact. There is generally speaking no similarity between the English and French workmanship to come in contact with English come in come in contact with English comes in the sent and the sum town town or country.

"Me noticed first that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were small and set low to the ground; that they were inpreciate the best in the problem and emphasizes the group and that have been made in the problem and emphasizes the group and that have been made in the problem and emphasizes the group and that have been made in the problem and emphasizes the

dict English Type of Country House Will Soon Be Even More Popular Here Than It Has Been in Recent Years

A MODERN ADAPTATION OF the COLONIAL at GREAT NECK, L.I. BATES and HOW, ARCHITECTS +

Authorities Believe World Conflict Will Have Wholesome Effect on Art o

Home Designing Here---Say American Soldiers Have Had Ample Opportunity for Studying Beauties of Houses Abroad and Are Bringing Back

With Them Finer Appreciation of Structural Effect---Architects Pre-

FINANCIAL ADVICE

FOR HOMESEEKERS

IF you are planning to build or buy a home your first problems will

How should you go about obtaining a building loan or a mortgage?

It must be distinctly understood, however, that these questions must

relate to individual home building or buying projects and not to in-

vestment or speculative ventures in real estate. Nor will questions

be considered regarding the value of specific pieces of property or the

reliability or integrity of any individual or corporation.

specifications are fully carried out?

ford a veterinary's opinion, and don't

most likely be financial ones. How much ready cash will you need?

France they were impressed permanency of the buildings. They saw that houses in England were built then there are the Tudor and too materials that last. There are no wooden houses in England. Then there are the fourth type is the English houses. The fourth type is the English houses demands a different setting, but there are so many different later English houses that there is one for almost every type of lands are houses. The fourth type is the English houses. The fourth type is the English houses. The fourth type is the different setting, but there are so many different later English houses that there is one for almost every type of lands are houses. The fourth type is the continuous and the set of the set o

"There are really only four types of domestic architecture in the opinio bouses built in the United States and Donn Barber of 101 Park avenue, three of them are English. There is

three of the decorption of the Georgian house. Then there are the Tudor and the later English houses. The fourth type is the English house. The fourth type is the fourth type is the fourth type in the fourth type is the fourth type in the fo rowing from the architecture of other tations. The same is true of English

"European architecture is more logical

So far as financing is concerned, you will not be able to borrow the cost of the house on a first mortgage. You

suggest getting a first and second mort-gage. First mortgage money for build-ing operations is worth 8 per cent. to-day and I think if you went out to

you will pay the difference later.

DOORWAY OF COLONIAL HOUSE

for wood when he wants to build a counce. Local tradition causes him to use the material at hanz In this country if a man who lives in Maine wants floors of Georgia pine he gence for the lumber, and if he wants California raiwood hat telegraphs for the material. I think that the men who have been overseas will see the advantage of using the materials found in their own neighborhood and that the Maine man will build a stone house and the man from Georgia will use the wood from his own section.

"Our returned soldiers will also want simpler and more logical houses. In the past our houses have been an attempt by each man to unconsciously copy the houses of the land from which next." The understanding that local materials are best and a desire for permanent buildings are the two great things which the men of the A. E. F. have brought back from France that have brought back from France that the past our houses have been an attempt of the past our houses have been an attempt by each man to unconsciously copy the houses of the land from which point are time to the past our houses have been an attempt by each man to unconsciously copy the houses of the land from which point are time to buildings that America has produced in dothing that a produced in dothing that America has prod thing that America has produced in do-mestic architecture, are the stone forms of Louis XVI. translated into wood.

Utilitarian Motive Dominant.

"The trouble with us is that we do not take into consideration that the main purpose of a house, like our clothing, is to protect us from the elements. each section of a country

r so'diers, achas been largely unconscious. He be-lieves, though, that it has given them

"When our men were abroad they saw that the main that the fine buildings of France were cour clothing. the old buildings. They were struck by the difference between our wooden buildings and the stone buildings of Europe. The men who went to Italy saw that two towns within twenty-five miles of each other had buildings of en-tirely different material, because the people of each town used the materials

produced in their own districts.
"They could not help being struck by
the difference between the European countries, where houses are built to last, and this country, which is cursed by the speculative builder. As a result, I believe, they will demand better houses, and that each man will want his house, built from the materials produced in his own neighborhood. After seeing the houses of Europe they will realize that cheapness and beauty are not incom-

Mr. Smith believes that the day of the

"English country architecture has had Each tenant owner has been care-a large influence upon our houses in the fully selected from among a large num-ber of applicants for the apartment own-of its influence. The men who were in

been recognized by the city's largest and K. G. How of the architectural firm most prominent lenders on bond and of Bates & How of 35 West Thirty-mortgage, and only recently additional night street believes that the influence cans aggregating about \$1,000,000 were of English domestic architecture upon made to the Queensboro Corporation by the Title Guarantee and Trust Company and by the Metropolitan Life Insurance will appeal only to the man who can af-

"There is no one type of house which This method of soiling direct from "builder to tenant" at cost plus a moderate profit eventually will be adopted by the company to the exclusion of all other methods, so that Jackson Heights, comprising 100 city blocks, sooner or least still be dentified with the city.

The army of tourists of the past is small when compared with the army threle Sam sent over to help beat Germany. Too, it should be borne in mind that this body of soldiers was cosmopolitan and was not made up largely of men who had a modicum of appreciation for Old World art and beauty before they landed in Europe. More than a million of them were just plain doughboys, but they were impressionable, and it is quite certain they brought most of their impressions home with NAVESINK PARK TO BE SCENE OF SALE Reference to the assistance which tourists have lent to the ploneers in bet-ter house designing for America calls attention to the fact that as soon as

peace is entirely restored new and bis-ger armies of tourists from the United States are going to invade the allied Offerings Will Comprise Lots and Dwellings on Crest of countries, and what they see in the way of the great destruction of the beauties of France, Belgium and Italy will serve only to emphasize the impressions which Atlantic Highlands.

have on them.

Will Dispel the Dark Age.

Painful though the admission may be, the period following the civil war unsarchitecture. Whatever the causes of that artistic phenomenon may have been it is not the purpose here to analyze them. Suffice it to say that architects are almost a unit in believing that the world war will go as far toward righting.

Some of the choicest sections of Navesink Park, on the creest of Atlantic Highlands, will be sold at public auction on Saturday, August 23, by Bryan L. Kennelly. The sale will be held on the premises, and 250 building plots and two dwellings of the Navesink Park Company will be disposed of to the highest bidder.

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them. Suffice it to say that architects hem. Suffice it to say that architects are almost a unit in believing that the world war will go as far toward righting american architecture as the war of he rebellion apparently did to ruin it. Among the New York architects who hence deeply the subtle change that is meneding is Lewis E. Welsh of 122 Madison avenue, who, while in England, nade a careful study of English types of domestic architecture and also of the sychological effect they were working in the minds of the American officers and enlisted men.

"Many of our soldiers," says Mr. Welsh, "spent their cest time thinking of home and of the future and interrupted business and domestic plans. Hence they were actually about to hulld homes when the war intervened to these especially was afforded an opportunity to study and observe. Many of them lived for months in the attention of months in the attention of them lived for months in the attention of the surface of spleadid artistic surveyed. American architecture as the war of the rebellion apparently did to ruin it.

build their summer homes and yet be within a reasonable distance of their of them lived for months in the atmosphere of splendid artistic surroundings. They marveilled at the cathedrals, the public buildings and the chateaux, but the plain small town dwellings of their hosts with whom they were blileted made the deepest and most insting impression on them.

"It is natural therefore to believe that a keener appreciation of the efforts of our best architects and their work will follow. The greatest effect will be endomestic architecture. The saying that distance lends enchantment applies as much to architecture as anything eise so. for that reason, many of the places in which soldiers were stationed and which now possibly have no great charm or interest, will in a few years become, in the memory of these men at least, places of wonderful beauty.

They Had Eyes for Beauty.

The men had clenty of time in which to form reasonable opinions and to find with a distance of about 120 miles from Atlantic completed. It is understood the boilevard will extend to Cape May a distance of about 120 miles from Atlantic form Atlantic constitutions of the sunty.

lantic Highlands. The boulevard, as it winds through the park, has an altitude of about 200 feet above sea level, and from almost any part of it can be had ar unsurpassed view many miles out to sea. The boulevard forms a natural crow's rest of the Atlantic, On a clear day the nest of the Atlantic. On a clear day the buildings of lower Broadway in New York city are easily discernible.

York city are easily discernible.)

Navesink Park can be reached by through trains of the Central Railroad of New Jersey, or from the middle of May to October by its fast twin screw express steamers, the Monmouth and Sandy Hook, which make frequent tripr from New York city to the pier at Atlantic Highland, a distance of twenty-one diles, in about an hour. les, in about an hour.

LYNBROOK, ARVERNE LOTS UP AT AUCTION

Quick Transit Facilities Make Property Attractive.

streets and on Larken avenue and Rock-

the syllables reversed, is the gateway to Long Beach, which is five miles from the thriving village. It has grown into one of the busy commutation centres on the south shore, largely because of its forty-five minute train service, via the cost electric service on the Long Beach and specifications without objection, but it is in the smaller matters that your satisfaction or dissatisfaction will be build a house unless you can afford an expert's supervision.

FORM NEW REALTY COMPANY

a one family house. Would it be better for me to give the contract to a builder and trust to his honesty or get a buildother lots in the vicinity \$1,500 for the three would be a fair estimate of their value. I figure that the house will cost ing loan from some corporation and have the latter see to it that the plans and

I would like to finance the proposition on a first and second mortgage basis and would be thankful for any advice It is hardly fair to expect a builder to look after his own interests and yours too. Architects would not be in existence that you can give me. The mortgages would have to cover practically the en-tire cost of the house. What do you think of the possibility of building a frame house of the size mentioned under if they were of no value, and, frankly speaking, if you can afford to build a house you should afford to have it those conditions? properly supervised. Don't rely upon the mortgage lender for this work. His margin of security is sufficiently ample to permit of deviations from the plans

Is it difficult or expensive to closout a mortgage given by a building loan association in order to have it placed by a savings bank mortgage after a few years have passed? H. I. W. Let us assume that your three lots

You are going to have trouble in getting a builder to construct a two story, attic a builder to construct a two story, attic and cellar frame six room house con-taining 600 square feet on the first floor for \$4,000. A house of this kind would cost you about \$4,750, I think and you would be doing well at that figure, as-The 202 West 103d Street Corporation vas formed at Albany yesterday by Tarry Lesser, Frederick S. Dunn and Augusta J. White. The E. W. K. Holding sixty feet, free and clear, at Company, E. W. Klappert, president, olds title to four three story dwellings plans prepared for a small six room to 373 West 105d street and \$77 and \$79 West End avenue, forming the northwest corner of these thoroughfares.

What is the difference between a first and a second mortgage? How are you to figure your carrying charges or insure a building in the ment mortgage when it has been re-duced and converting the indebtedness into a straight mortgage, some institu-Let PHILIP S. CLARKE solve these problems for you through the real estate columns of THE SUN. Mr. Clarke has had many years tions have a fixed charge for this privilege, and others, more particularly asso-ciations, cancel the contract upon your of experience in financing home building and home buying ventures and is recognized as one of the foremost authorities in the country on waiving a percentage of the profits which have accrued to your account. By either method the cost will run so where from 1 per cent, to 3 per c Send your queries to the Real Estate Department of THE SUN.

on the balance remaining unpaid at the time of the transfer. Why do you want to transfer the mortgage? If it be a good thing at first why not see the job through and bave your house clear? An excellent way to save money is to get into debt, and an instalment mortgage is ne of the most stimulating varieties of If you do secure two mortgages not be necessary to have the

property searched twice. One examina-tion by a title company would be sufficient and the company would then issue a policy insuring the interests of the first and second mortgagees separately. Fire insurance should be issued to cover each mortgage separately.

Referring again to your scheme for a first and second mortgage, may 1

say that I have talked with people who have had typhold fever and a second mertgage and most of them said that the second mortgage was the worse.

PATERSON MARKET ACTIVE. Paterson's realty market showed ac livity during the last week. Plans for two new silk mills and a new school were announced. The Mutual Silk Company purchased property at 280 to 284 Twelfth avenue. Plans for a factory which will cost about \$160,000 have been drawn by J. E. De Rose. The building will be of brick and will be four stories high. The Ryle mills at M'll and Oliver streets, were sold by the John Rye Real Estate Company to Samuel Pollock for \$110.000. Mr. Pollock will remodel the

NOVEL SALES PLAN PROVES A SUCCESS

borrow on second mortgage you would find the expense would bring the cost well up to about 18 per cent. per annum. Queensboro Corp. Disposes of I think the best course to follow is to try to put in \$1,000 of your own money and you might be able to borrow the Colonial Apartments in Record Time.

> One of the fastest and most successful apartment selling campaigns ever Colonial house is fast passing. He conducted in New York has just been thinks that America as a nation has outcarried through by the Queensboro grown it and that it will be replaced by Corporation, the owners and developers the later English and Italian houses. One of the fastest and most success of Jackson Heights, on the Corona extension of the dual transit system. extending to Jackson avenue.

The recent offering of sixty "Colonial" apartments at 154 to 174 than 1,000 prospective owner tenants who had grasped the full meaning of the "Collective Ownership and Rent In-surance Plan" announced by the Queensboro Corporation for the first time about

six weeks ago.
In the short period of time since then every one of the apartments has been sold. Each of the six houses is now co-operatively owned and managed for the enefit of the owner tenants, and the definitely and permanently. The tenants large ente are the landlords, and all the profits are farmhouse.

Each tenant owner has been care-

be disposed of in single units under the

ater will be identified with the city's

factories for silk manufacturing pur- shall be a part owner of the building in example, a flat piece of ground demands

We Are a Gay People. "The Colonial house is a heritage from the England of the Georges," he says "It is too smug for the Americans of to I should hate to live in an absolutely perfect Colonial house. The cetter archi-tect of to-day does not try to build a Colonial or a Tudor or an Italian house He plans a house which is adapted to the land and which will give the greatest degree of comfort. He also tries to build a house which fits the nature of his client and the kind of life he likes to lead. As a result he does not try to force a hunting lodge upon a clergyman ent to be paid by each tenant is fixed or satisfy a man who wishes to give lefinitely and permanently. The tenants large entertainments with an English

ership. It was, in fact, necessary to re-ject a large number of applications. The stability of the enterprise has inal in the world."

Company for the erection of two new ford to build a chateau at Newport or blocks of "garden" type apartments, an equally large and expensive house in These are being erected now and will some other exclusive colony.

"In building a house the location of the exidence section, in which every tenant should determine the type of house. For